

IN THE CLAIMS

1. (Currently amended) A method comprising:

~~identifying an authorized user with a biometric device~~authorizing a user based on biometric identification information associated with the user;
receiving private access information associated with the authorized user from a remote source; and
enabling the authorized user to access remote data information over a voice network by using the ~~received~~ private access information.

2. (Original) The method of claim 1 further comprising establishing a connection between the voice network and a consumer access device.

3. (Currently amended) The method of claim 2 wherein the consumer access device is selected from the group consisting of digital wallet (DW) devices, personal computers (PCs), personal digital assistants (PDAs), electronic based organizers, watches, telephones, autodialers, wireless telephones, settop boxes (STBs), video game ~~consoles~~consoles, remote control units, personal radio communication units, telematic communication devices, information panels, and kiosks.

4. (Original) The method of claim 2 further comprising enabling the authorized user to conduct a transaction using the consumer access device.

5. (Currently amended) The method of claim 1, further comprising:
accessing the remote data information through a privacy clearing house server; and
transferring the remote data information.

6. (Currently amended) The method of claim 5, wherein the informationremote data further
comprises:
a password associated with the authorized user.

7. (Original) The method of claim 5 wherein accessing further comprises establishing a
secure communication channel using Public Key Infrastructure (PKI).

8. (Currently amended) An apparatus comprising:
a biometric device to identify an authorized user based on biometric identification
information associated with the user; and
a consumer access device connected to the biometric device to enable the authorized user
to receive private access information associated with the authorized user from a remote source
and to access restricted informationremote data over a voice network by using the received
private access information.

9. (Currently amended) An apparatus comprising:
means for identifying an authorized user with a biometric deviceauthorizing a user based
on biometric identification information associated with the user;

means for receiving private access information associated with the authorized user from a remote source; and

means for enabling the authorized user to access remote data information over a voice network by using the ~~received~~-private access information.

10. (Currently amended) The apparatus of claim 9, further comprising presenting the information to the authorized user on a consumer access device selected from the group consisting of digital wallet (DW) devices, personal computers (PCs), personal digital assistants (PDAs), electronic based organizers, watches, telephones, wireless telephones, settop boxes (STBs), video game ~~consoles~~consoles, remote control units, personal radio communication units, telematic communication devices, information panels, and kiosks.

11. (Currently amended) A machine-readable program storage medium tangibly embodying a sequence of instructions executable by a machine to perform a method for communicating, the method comprising:

~~identifying an authorized user with a biometric device;~~

authorizing a user based on biometric identification information associated with the user;

receiving private access information associated with the authorized user from a remote source; and

enabling the authorized user to access remote data~~communicate information~~ over a voice network by using the ~~received~~-private access information.

12. (Currently amended) A system comprising:

a memory for storing computer program instructions and data; and
a processor coupled to the memory for processing the computer program instructions and
data to:

~~identify an authorized user with a biometric device;~~

authorize a user based on biometric identification information associated with the user;

receive private access information associated with the authorized user from a remote
source; and

enable the authorized user to access remote data~~communicate information~~ over a voice
network by using the ~~received~~ private access information.

13. (Currently amended) An apparatus for communication, the apparatus comprising:

means for ~~identifying an authorized user with a biometric device~~authorizing a user based
on biometric identification information associated with the user;
means for receiving private access information associated with the authorized user from a
remote source; and
means for enabling a device so that the authorized user may communicate over a voice
network by using the ~~received~~ private access information.

14. (Currently amended) The apparatus of claim 13, further comprising the device selected
from the group consisting of digital wallet (DW) devices, personal computers (PCs), personal
digital assistants (PDAs), electronic based organizers, watches, telephones, wireless telephones,

settop boxes (STBs), video game ~~consoles~~consoles, remote control units, personal radio communication units, telematic communication devices, information panels, and kiosks.

15. (Currently amended) A system comprising:

a consumer access device with a communications unit;

a biometric device ~~to authorize for allowing an authorized~~a user access to the ~~consumer~~access device; and

a storage unit ~~to store for storing~~for private access information associated with the authorized
user received from a remote source.

16. (Currently amended) The system of claim 15 further comprising:

~~a communications unit to communicate~~communication of prespecified information upon biometric identification of the authorized user.

17. (Original) The system of claim 15 further comprising an encrypted communications unit.

18. (Currently amended) The system of claim 15 ~~further comprising~~wherein the consumer access device allows automatic receipt and updating of private access information stored in the ~~storage unit~~consumer access device.

19. (Original) The system of claim 15 further comprising establishing a secure communication link with the consumer access device before allowing transfer of information.

20. (Original) The system of claim 15 further comprising a wireless communications unit.

21. (Currently amended) An apparatus comprising:

means for biometric identification to authorize of an authorized user;

means for displaying information to the authorized user;

means for receiving private access information from a remote source;

means for accepting authorized user input; and

means for communicating with a remote device.

22. (Original) The apparatus of claim 21 further comprising:

means for communicating via tones.

23. (Original) The apparatus of claim 22 wherein the tones are communicated over a telephony-based system.